



THE INFLUENCE OF SHOPEE PAYLATER DIGITAL PAYMENTS TOWARDS SURABAYA SOCIETY'S CONSUMER BEHAVIOR

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Article info	ABSTRACT
<p>Corresponding Author: Dika Zaim Adhlan wongdika@gmail.com Sekolah Tinggi Ilmu Ekonomi IBMT Surabaya</p>	<p>This study aims to analyze the influence of the use of digital payments through Shopee PayLater on the consumer behavior towards Surabaya society. The research method used a quantitative method with a survey approach. Data were collected through questionnaires distributed to Surabaya society who use the Shopee PayLater service. Data analysis was carried out using statistical tests to determine the influence of the independent variable (use of Shopee PayLater) towards the dependent variable (consumer behavior). The results of the study showed that there was a significant influence between the use of Shopee PayLater on the consumer behavior of Surabaya society. The more often people use Shopee PayLater, the higher the level of consumer behavior shown. This is due to the ease of access and various promotions offered by Shopee PayLater, which encourage people to make purchases without careful consideration.</p> <p>Keywords: <i>digital payments, consumer behavior</i></p>
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INTRODUCTION

In the era of globalization and modernization today, technology continues to develop, this affects changes in people's lifestyles where now people depend on technology to carry out various daily activities, one of which is the internet. The internet makes it very easy for people to do various things such as sharing information, sending messages and making buying and selling transactions. Therefore, many people globally use the internet to facilitate their activities, one of which is the Indonesian people.

E-commerce which means electronic commerce. According to Marcel and Astri in 2018, e-commerce is a buying and selling process carried out via the internet where buyers and sellers interact without meeting in person but using the internet as a means of communication. Another advantage offered by e-commerce is that the prices offered are usually cheaper. Of the many e-commerce platforms available, the platform with the most visitors is Shopee.

Shopee is a very popular E-commerce service because of the variety of types of products offered and the ease of payment, Shopee provides 2 types of payments, namely cash payments and digital payments. According to Pram (2016), digital payments are defined as a payment method that utilizes internet facilities as an intermediary. With this digital payment system, people get significant convenience and assistance in carrying out various types of transactions. This system allows users to make payments anytime and anywhere, without being limited by time and location. This not only increases transaction efficiency, but also provides greater flexibility and convenience for people in meeting their daily needs. One of the digital payment method features provided by Shopee is Shopee PayLater

Shopee PayLater is a PayLater credit facility provided by Shopee. This service provides a loan with initial requirements without minimum transaction fees, specifically for purchasing products on Shopee. This loan has a tenor of 30 days with payment options in 1 month, 3 months, 6 months, and 12 months. For payments in 1 month, Shopee PayLater offers 0% interest. While for the 3-month and 6-month installment options, there is an interest of 2.95%. This service is regulated by the Financial Services Authority (OJK). The procedure for using this service involves registration by uploading identification photos and an Identity Card (KTP). After approval, customers will be given a credit limit set by Shopee. Based on data obtained from Similarweb, Shopee is the e-commerce site with the most visitors in Indonesia with 242.2 million visitors. This large number of visitors is due to various promotions held and the many payment methods provided by Shopee, one of which is the Shopee PayLater payment method where Shopee provides special offers for users who make payments using Shopee PayLater such as big discounts, cashback promos and many others.

Consumptive behavior itself is behavior where someone buys an item without careful consideration. Shopee PayLater, which is easy to use and has many promos, has the potential to trap people in its use where people buy what they want, not what they need.

This kind of thing has the potential to cause consumptive behavior because people can use Shopee PayLater to support a luxurious lifestyle and buy various items that are not needed because of this, people have the potential to get caught in debt because they cannot pay bills by the specified deadline.

Based on the description above, the author is interested in conducting research to see whether there is a relationship between Shopee PayLater digital payments and the consumer behavior of the community with the title "The Influence of Shopee PayLater Digital Payments towards Consumer Behavior of the Surabaya Society".

METHOD

The research method used is a quantitative method with a survey approach. Data were collected through questionnaires distributed to IBMT Surabaya students who use the Shopee PayLater service. The sampling technique used purposive sampling technique. Data analysis used a simple regression test.

RESULT AND DISCUSSION

Finding

Description of Data

Table 1 Respondent Based on Genders

Genders	Frequency	Percentage
Male	20	33,3%
Female	40	66,7%
Total	60	100%

Based on the table 1 above, it is known that the majority of respondents were female, namely 40 people (66.7%).

Table 2 Descriptive Test

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Digital Payment	60	30	48	38,67	3,639
Consumer Behavior	60	31	47	38,45	4,236
Valid N (listwise)	60				

Based on table 2 above, it can be seen that the digital payment variable (X) has a minimum value of 30 and a maximum value of 48, while the average value (mean) is 38.67 and the standard deviation is 3.639. The consumer behavior variable (Y) has a minimum value of 31 and a maximum value of 47, while the average value (mean) is 38.45 and the standard deviation is 4.236.

The Influence of Shopee PayLater Digital Payments towards the Consumer Behavior of Surabaya Society

The results of the analysis of the influence of Shopee PayLater digital payments on the consumer behavior of the Surabaya community using a simple linear regression statistical test can be seen in the following table:

Table 3 Simple Linear Regression Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,837	4,092		1,427	,159
	Digital Payment	,843	,105	,725	8,005	,000

a. Dependent Variable: Consumer Behavior

Based on the analysis results table above, it is known that the influence of Digital Payments (variable X) on Consumer Behavior (variable Y) is positive with a regression coefficient of 0.843. Based on the significance value obtained from the table ($0.000 < 0.05$). So, it can be concluded that there is an influence of digital payments Shopee PayLater towards the consumer behavior of Surabaya Society.

Discussion

Based on the results of the analysis, it is known that the influence of Digital Payments (variable X) on Consumer Behavior (variable Y) is positive with a regression coefficient of 0.843. Based on the significance value obtained from the table ($0.000 < 0.05$). So, it can be concluded that there is an influence of digital payments Shopee PayLater towards the consumer behavior of Surabaya Society. The use of Digital Payments has a significant impact on individual consumer behavior. The more often you use digital payments Shopee PayLater, the more often the consumer behavior of the community. This finding is consistent with the research of Sonia Afika (2021) entitled "The Influence of the Shopee PayLater Payment System on the Consumptive Behavior of UIN Raden Intan Lampung Students in the Perspective of Sharia Business", which also shows that Shopee PayLater Payments have a positive and significant effect on Consumptive Behavior. Another study that is in line was also conducted by Utami (2023) which stated that the use of Shopee PayLater (X) had a significant effect on the variable of consumptive behavior of the people of Ilir Barat II District, Palembang City. Then, Amri's research (2023) also stated that the results of this study showed that the use of the Shopee PayLater pay later payment system had a significant effect on the consumption behavior of FEB students at Jambi University.

CONCLUSION

Based on the results of the analysis that has been done, it can be concluded that there is an influence of digital payments shopee paylater on the consumer behavior of the people of Surabaya. With a significance value of 0.000. The more often people use Shopee PayLater, the higher the level of consumer behavior shown. This is due to the ease of access and various promotions offered by Shopee PayLater, which encourages people to make purchases without careful consideration.

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